

In re:
Joshua Anthony Panzarella
Debtor

Case No. 25-11304-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 10, 2025

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2025:

Recip ID	Recipient Name and Address
db	Joshua Anthony Panzarella, 47 Salem Rd, Schwenksville, PA 19473-1205
14994027	Citibank/Goodyear, Citicorp Cr Srvs/Centralized Bankruptcy, St Louis, MO 63179-0040
14994034	Montgomery County Tax Claim Bureau, 1 Montgomery Plz Ste 600, Norristown, PA 19401-4851
14994039	+ Perkiomen Township Tax Collector, c/o David Runyan, PO Box 26681, Collegeville, PA 19426-0681
14994045	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Apr 11 2025 01:23:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	Email/Text: Info@ReadingCh13.com	Apr 11 2025 01:23:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Apr 11 2025 01:23:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 11 2025 05:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Apr 11 2025 01:23:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14994020	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 11 2025 01:39:05	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14994021	EDI: GMACFS.COM	Apr 11 2025 05:22:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
14994022	Email/Text: bk@avant.com	Apr 11 2025 01:23:00	Avant LLC, Attn: Bankruptcy, 222 Merchandise Mart Plz Ste 900, Chicago, IL 60654-1105
14994023	EDI: CAPITALONE.COM	Apr 11 2025 05:22:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14994024	+ EDI: AISACG.COM	Apr 11 2025 05:22:00	Capital One Auto Finance, c/o Ais Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14994025	+ EDI: CAPITALONE.COM	Apr 11 2025 05:22:00	Capitalone, Po Box 31293, Salt Lake City, UT 84131-0293
14994026	+ EDI: JPMORGANCHASE	Apr 11 2025 05:22:00	Chase Auto Finance, Attn: Bankruptcy, 700 Kansas Lane LA, Monroe, LA 71203-4774
14994028	+ Email/Text: bankruptcy@greenskycredit.com		

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		Apr 11 2025 01:23:00	GreenSky Credit, Attn: Bankruptcy, 5565 Glenridge Connector Ste 700, Atlanta, GA 30342-4796
14994029	EDI: IRS.COM	Apr 11 2025 05:22:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14994030	EDI: CAPITALONE.COM	Apr 11 2025 05:22:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14994031	Email/Text: bk@lendmarkfinancial.com	Apr 11 2025 01:23:00	Lendmark, 2118 Usher St., Covington, GA 30014
14994032	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2025 01:39:03	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14994033	Email/Text: bankruptcy@marinerfinance.com	Apr 11 2025 01:23:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
14994035	EDI: AGFINANCE.COM	Apr 11 2025 05:22:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14994036	Email/Text: fesbank@attorneygeneral.gov	Apr 11 2025 01:23:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14994041	EDI: PRA.COM	Apr 11 2025 05:22:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, P.O. Box 12914, Norfolk, VA 23541-0914
14994037	EDI: PENNDEPTREV	Apr 11 2025 05:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14994038	^ MEBN	Apr 11 2025 01:21:56	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14994040	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 11 2025 01:26:34	Plusfinance/cws, Po Box 9222, Old Bethpage, NY 11804-9222
14994042	+ EDI: SYNC	Apr 11 2025 05:22:00	Syncb/walm, Po Box 71746, Philadelphia, PA 19176-1746
14994043	+ EDI: SYNC	Apr 11 2025 05:22:00	Synchrony Bank/Care Credit, Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14994044	Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 11 2025 01:23:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14994046	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 11 2025 01:39:08	Wells Fargo Home Mortgage, Attn: Bankruptcy Dept, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2025 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Joshua Anthony Panzarella help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:			
Debtor 1:	Joshua Anthony Panzarella		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	25-11304-amc		
	Social Security number or ITIN: xxx-xx-6526 EIN: ---		
	Social Security number or ITIN: --- EIN: ---		
	Date case filed for chapter: 13 4/2/25		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joshua Anthony Panzarella	
2. All other names used in the last 8 years		
3. Address	47 Salem Rd Schwenksville, PA 19473-1205	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 4/10/25

For more information, see page 2

Case number **25-11304-amc**

7. Meeting of creditors	May 2, 2025 at 10:00 AM	Location: The meeting is by Zoom. Go to Zoom.us , Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595 For additional meeting info. go to https://www.justice.gov/us/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 7/1/25 Filing deadline: 6/11/25 Filing deadline: 9/29/25
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$500.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 6/25/25 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	